

Clean Version of Replacement Claim:

1. (Twice Amended) A method of managing and assessing a set of risks relative to a financial product, said method being accessed through a data processing system, wherein said data processing system comprises a series of nodes operatively connected with each other, said method comprising the steps of:
 - (a) performing an application processing procedure on one or more customers, comprising a check of the creditworthiness of one or more selected customers; and issuing a financial product to one or more of said customers if said selected customer is determined to be creditworthy, thus resulting in an accepted customer, and declining said application if said customer is determined to be not creditworthy;
 - (b) assessing a credit authorization request from a system user, wherein said request is initiated by a use of said financial product;
 - (c) utilizing a predictive modeling routine to perform said assessment;
 - (d) accepting or declining said credit authorization request as based upon an outcome of said assessment;
 - (e) downloading an assessment result to said data processing system for transfer to a database accessible by one or more remote nodes of said system; and
 - (f) applying a fraudi to each assessment and wherein said fraudi is selected from a list of fraudi and wherein each of said fraudi on the list is representative of a defined area of risk.